**Dear Sir or Madam,**

Each candidate may self-claim a wide range of skills, personal attributes. 19 senior executive’s references attest, 17 years of successful track record leading by example project finance/PPP lending, being well prepared to exceed OPPP/ADB expectations.

“Excellent professional with great experience in Finance sector, both in national and international”

“Generous offering a helping hand to colleagues when they are busy or need his insightful advice”

17 years of relevant international achievements, stood the test of time with 13 years of sound lending judgment, of which 8y at project finance and 5y at corporate finance.

International experience working currently at Singapore, after New York, Madrid, Lisbon, conveys a distinct independent, innovation perspective, across boundaries.

Highlights of expertise to contribute to ADB mission include:

* International Economy Master's Degree by Portugal top university ISEG, thesis used by Bank Research, 5y Business Administration University Diploma, Fulbright Award,
* 14 years hands-on PF professional experience. Excelling at PF, both Lender and Sponsor, structuring, developing and implementing PPP transactions, infrastructure projects, two internationally awarded PF deals of the year,
* Industry sector trends knowledge and experience in infrastructure transactions/PPPs proven track record, network with ECA and investment/commercial banks,
* Financial modeling expertise, well rounded in complex innovative debt structuring, both Lender (corporate and project finance teams) and Sponsor side,
* PF expertise at project level and portfolio data base level. PF full cycle origination, processing, implementation, structure, negotiate, contract infrastructure projects;
* Lending, credit analysis probing questions and respectfully challenging precedent over the credit and risk implications, towards well-informed lending decisions,
* Reflecting technical proficiency with presentation skills to communicate ideas clearly and confidently, Novo Bank speaker at Amsterdam corporate banking conference,
* Excellent written/verbal skills in Portuguese (Native), English, Spanish (double nationality),
* Inner drive, leading and innovating to consistent deliver excellence in multicultural environment, seeking opportunities to exceed expectations, willing to relocate,
* Genuine passion for what has to be accomplished and promote cross-functional collaboration with strong analytical, organizational grit, and proven negotiation skills,
* Excellent leadership qualities and interpersonal skills, with a proactive attitude and extensive approach to every position, monitoring performance with utmost integrity.

Current position is a natural evolution to a fast learner, with proven PF skills, where results speak louder than words, forged under pressure, whilst developing and consolidating lasting external and internal relations, attested by 19 senior executives.

Hyflux is a listed global leader in sustainable solutions, focusing on the areas of water, energy, being a specialist in water treatment among top global desalination plants.

BES /Novo Bank, was the biggest private Bank in Portugal and Espirito Santo Investment Bank (a core participation of Novo Banco Group) “Portugal Best Investment Bank” by Global Finance. The Group had active international presence in 24 countries.

Active personality and life passion reflected at both community and personal life.

Looking forward to discussing the position with you in detail, thanking you in advance for your time and kind attention.

**Professional References**

Attitudes are notoriously hard to express, impossible to evidence, and highly subjective.

Below, a humble contribute to your assessment, with 19 recommendations by senior executives attesting management results, overcoming challenges with innovative practical solutions and provide recommendations accordingly in a timely manner.

Track record at establishing and maintaining effective relationship with governments, development partners, civil society, and private sector entities.

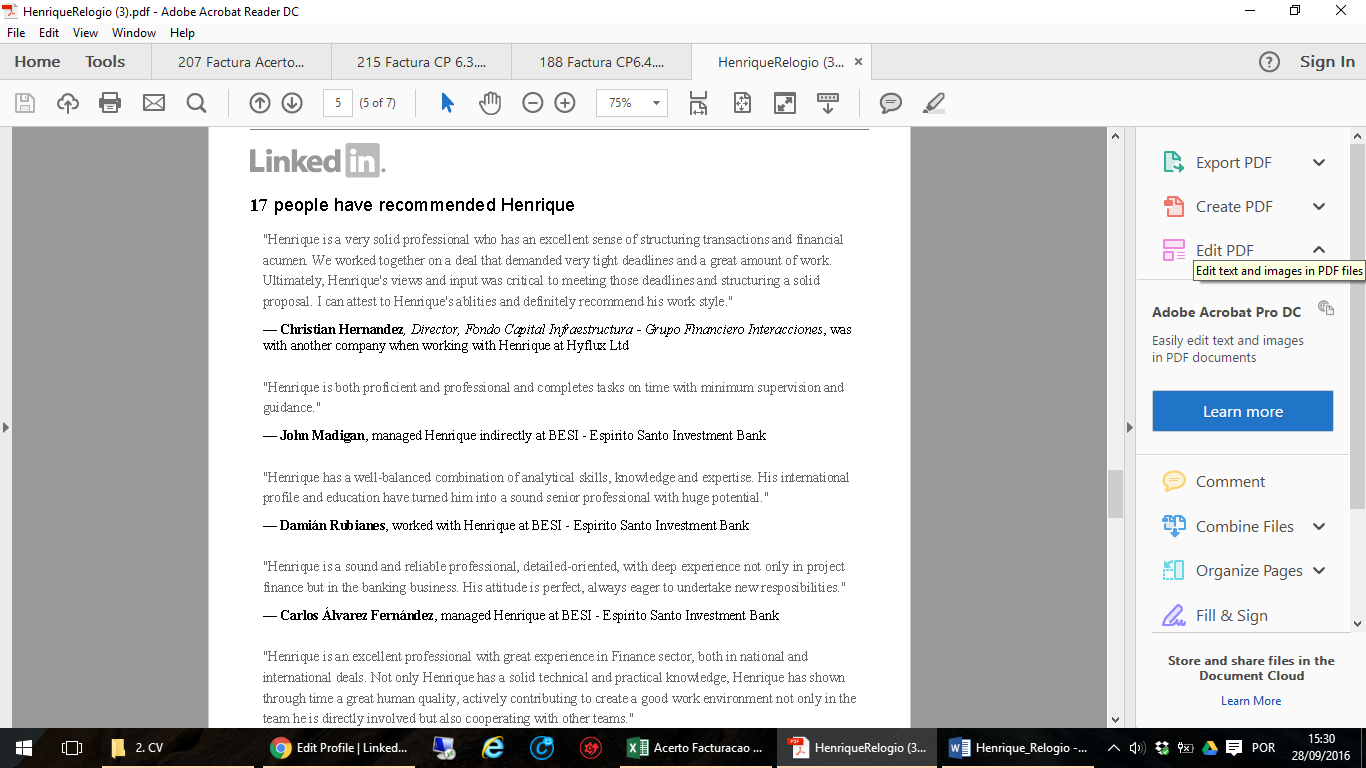
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“Excellent professional with great experience in Finance sector, both in national and international”

“Generous offering a helping hand to colleagues when they are busy or need his insightful advice”

“Integrates creative perspectives that I believe are necessary to produce exceptional outputs”

“His attitude is perfect, always eager to undertake new responsibilities”



Superb financial technique, accurate and speedy in deliveries, sharp in analysis and most importantly, always proactive in offering more help and information to the team. Henrique is one of the most valuable team members in the organisation.

His soft skill is as impressive; He adapted to the local culture easily. He immediately blended and fitted comfortably upon arrival in Singapore from Spain. His openness and willingness to share made him the perfect candidate as a trainer for Hyflux internal training program, "Working Cross Culture".

[Chong Howe Oon - Senior Managing Director at Hyflux Ltd](https://www.linkedin.com/in/chong-howe-oon-0395b413/)

[December 12, 2017, Chong Howe was senior to Henrique but didn’t manage directly (](https://www.linkedin.com/in/chong-howe-oon-0395b413/)**[Singapore](https://www.linkedin.com/in/chong-howe-oon-0395b413/)**[)](https://www.linkedin.com/in/chong-howe-oon-0395b413/)

I am very blessed to have the chance to know and working with him

Interactions with Henrique kicked off while working on a bid submission for a potential opportunity in Asia. I found Henrique to be focused, collaborative and precise in his communication. His main strength is having a solution-oriented approach. It was amazing working with him and looking forward to another opportunity.

Kamaljit Singh Gill Head Sales - Power & Gas (Singapore), Country Manager at Siemens

June 23, 2017, Kamaljit Singh worked with Henrique but at different companies (**Singapore**)

Henrique is a very solid professional who has an excellent sense of structuring transactions and financial acumen. We worked together on a deal that demanded very tight deadlines and a great amount of work.

Ultimately, Henrique's views and input was critical to meeting those deadlines and structuring a solid proposal. I can attest to Henrique's ablities and definitely recommend his work style.

Christian Hernandez Director at Fondo Capital Infraestructura - Grupo Financiero Interacciones September 19, 2016, Christian worked with Henrique at different company (**Mexico**)

Henrique is a sound and reliable professional, detailed-oriented, with deep experience not only in project finance but in the banking business. His attitude is perfect, always eager to undertake new responsibilities.

Carlos Álvarez Fernández, Head of Project Finance at HAITONG.

February 12, 2013, Carlos managed Henrique directly (**Spain**)

Henrique has a well-balanced combination of analytical skills, knowledge and expertise. His international profile and education have turned him into a sound senior professional with huge potential.

Damián Rubianes Managing Director, Head of Capital Markets Spain at HAITONG Bank in Spain. February 13, 2013, Damián worked with Henrique in different groups (**Spain**)

Henrique is an excellent professional with great experience in Finance sector, both in national and international deals. Not only Henrique has a solid technical and practical knowledge, Henrique has shown through time a great human quality, actively contributing to create a good work environment not only in the team he is directly involved but also cooperating with other teams.

Gonzalo Liñan Amusategui, Managing Director Structured Debt at Haitong.

January 29, 2013, Gonzalo worked with Henrique in different groups (**Spain**)

Henrique is the kind of person you would like to work with. His insightful opinion goes beyond the analitical usual analisys and his contribution integrates creative perspectives that I believe are necessary to produce exceptional outputs.

Arlindo Serrão, Cross Segment Director at Novo Banco.

January 15, 2013, Arlindo was senior to Henrique but didn’t manage directly (**Portugal**)

Henrique has been a valuable member for the Project Finance and Securitization group for the past few years. He is recognized as a highly competent and diligent professional within the bank and he is a pleasure to work with. I recommend him without reservation.

Carl Adams, Senior Managing Director at Haitong.

January 15, 2013, Carl was senior to Henrique but didn’t manage directly (**USA**)

Henrique is an well educated, well drived, curious, reliable, pragmatic, enterprising and hard - working personality. In resume a talent !

Miguel Mendes. Treasury Senior Managing Director Alcatel - Lucent Portugal.

January 14, 2013, Miguel was a client of Henrique’s (**Portugal**)

Henrique is one of those talented professionals who really make an impact and a difference whenever he works. He gathers a business oriented, creative but pragmatic thinking, an extrovert and cheerful personality with an international and global mindset, which makes him a great team player and a true asset to every organization.

Luis Baptista. Corporate Banking Manager at Novo Banco.

January 11, 2013, Henrique worked with Luis in the same group (**Portugal**)

Henrique is a committed worker and has a lot of iniciatives and extremely reliable. He can work in a team or even independently for any project or task.

Martin Parodi Chief Financial Officer at Enfinity NV

December 21, 2012, Henrique worked with Martin in the same group (**China**)

Henrique is a team worker and a detail-oriented well-rounded professional. Henrique has a command of the key success factors of project financing. Henrique contributes to the good atmosphere at the office.

Enrique Bofill Senior Banker at Haitong

December 19, 2012, Enrique worked with Henrique in different groups (**Spain**)

Henrique is detail-oriented and hard-working. He has also been generous in offering a helping hand to his colleagues when they are busy or need his insightful advice.

Paul Leong Senior Credit Analyst at Novo Bank

December 19, 2012, Paul worked with Henrique in different groups (**China**)

I highly recommend Henrique Relógio.

Henrique has excellent communication skills, he can work independently and is able to follow through to ensure that the job gets done. He is flexible and willing to work on any project that is assigned to him. Henrique was quick to volunteer to assist in other areas of company operations, as well.

Antonio Gato, Managing Director at Novo Bank

December 18, 2012, Antonio was senior to Henrique but didn’t manage directly (**USA**)

Henrique is both proficient and professional and completes tasks on time with minimum supervision and guidance.

John Madigan General Manager & Managing Director at Haitong.

August 18, 2014, John was senior to Henrique but didn’t manage directly (**Ireland**)

I am pleased to write this recommendation for my friend and colleague Henrique Relógio. Since the beginning of our collaboration I know him as an energetic and goal-oriented person, with a broad range of skills and outstanding leadership abilities, a creative problem-solver, who is always dedicated and reliable.

With his expertise in managing highly demanding project, Henrique always knows how to approach the job and deliver best satisfactory project results, by using proper tools and techniques.

His enthusiasm, creativity and the ability to cooperatively work with different people, make him a great colleague that anyone would be happy to work with. If you are looking for an exceptional talented Professional to join your team, I highly recommend Henrique Relógio for any position of work, Project Management, coordination, or any other capacity.

He would be a tremendous asset for any company, organization and project.

Arménio Pereira President at Innovation and Development Institute.

January 23, 2013, Arménio was a client of Henrique’s (**Portugal**)

Hi Henrique, I wrote this recommendation of your work that you can include on your profile. Thanks

Nazaré Vilar, General Manager Corporate Banking at Novo Banco.

June 4, 2015, Nazaré managed Henrique directly (**Portugal**)

I have worked with Henrique on an investment project in early 2017.

He is knowledgeable and responsive to the issues that were raised. He constantly tracked the progress as proactive team member and we were able to complete the project within our timeline. I highly recommend Henrique for his professionalism and work attitude.

Adrian Chong, Senior Vice President, Hyflux

November 2, 2017, Adrian was senior to Henrique but didn’t manage directly (**Singapore**)

Outstanding Professional and Excellent person. Serious, proactive and results oriented.

Gerson Garduño, Trade Commissioner of ProMexico in Singapore

February 19, 2018, Gerson worked with Henrique but at different companies (**Mexico / Singapore**)